

# What to do in the Event of a Major Fire

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## ✔ Call the Fire Service

Not as daft as it sounds - don't leave it to others to call them. The Fire Service would prefer 3 calls about the same incident rather than none. Also don't rely on your alarm triggering the services of the Fire Service, as most Fire Services now require visual confirmation of a fire before attending.

## ✔ Contact your Business Continuity Team

Within your business continuity plan you will already have decided on who to call in the event of an emergency and have up to date telephone numbers for you to contact these people "out of hours".

## ✔ Telephone your insurers

Either call your Insurer contacts or call us on 0116 2819 208. In case of an out of hours emergency, our corporate clients should contact our dedicated 24/7 helpline number - 0207 767 3072. This service is operated in partnership with Lorega. From this call, we can instruct Adjusters to attend the site as soon as possible.

## ✔ Download your Asset Register

You should have an up to date list of all your equipment, stock etc. It is far easier to maintain such a list than trying to remember what you had in the aftermath of a fire. It is also useful nowadays to take a number of photographs, or even better a recording, of your premises and update this every 6 months or so to act as a useful reminder.

## ✔ Inform your Suppliers/Customers

Don't let your suppliers and customers find out through the media. Get in touch with suppliers to halt imminent deliveries of materials to your site and contact your customers to let them know what has happened and let them know what you propose to do about their orders.

## ✔ Inform your Employees

Your employees may find out about the incident via social media but get in contact with them as soon as possible to let them know whether you want them to stay at home or come in to assist with the clear up when it is safe to do so.

## ✔ Business Continuity Meeting

Together with the people you have identified under your Business Continuity Plan as being essential to getting the company "back on its feet", meet to discuss implementing your plan. In the first few days after the flood, and depending on its severity, you will need to decide who is to look for alternative premises, who will arrange for your orders to be sub-contracted, if possible and who, within your team, will liaise with the insurers to provide them with the information and documentation they require to progress the claim.

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## ☑ **Other Matters to Consider**

It is not always possible to gain immediate access to your premises after a fire. The Police may consider it a crime scene and will not allow access to their forensic people have completed their investigations. The building may be unsafe for access to be allowed or if asbestos is discovered then the whole site will be cordoned off pending its clearance.

If finances are stretched after a fire and immediate payments are necessary (for additional security, making the site safe, removal of debris etc) then an interim payment can be requested from the insurers pending the full settlement of the claim.

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